



Order Filed on May 16, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

Toyota Motor Credit Corporation

Case No.: 18-16547 CMG

Adv. No.:

Hearing Date: 4/3/19 @ 9:00 a.m.

Judge: Christine M. Gravelle

In Re:

Felicia A. Osley, Phillip S. Osley

Debtors.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: May 16, 2019**

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Felicia A. Osley, Phillip S. Osley

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Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as 2011 TOYOTA SIENNA , VIN:5TDKK3DCXBS017560, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Justin M. Gillman, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 15, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 11, 2019 through April 11, 2019 for a total post-petition default of \$1,761.78 (2 @ \$615.39; \$531.00 attorneys' fees & costs) to be paid over three months; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,761.78 will be paid by Debtor remitting \$587.26 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on May 1, 2019 and continue for a period of three months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume May 11, 2019, directly to Secured Creditor's servicer, TMCC P.O. Box 5855, Carol Stream, IL 60197-5855; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.